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business which domestic life companies may write, is amended so as to allow a little more latitude, and so as to permit the arbitrary limit of \$150,000,000 to be avoided, provided the increase is accomplished with considerably stricter economy than would otherwise be legally required. All the limitations upon volume are now applied to foreign as well as domestic companies. The same bill amends the limitation of expense of life insurance companies, in order to obviate difficulties caused by judicial interpretations. One change makes it clear that the limitation is a company matter and not an agency matter. The other change permits companies to claim credit for only such mortality gains as arise upon policies still in force. Finally, agents' compensation in other forms than commissions and collection fees is recognized, but the superintendent must be satisfied that the expense limitations will not in this way be exceeded.

The enactment of these laws deserves somewhat more recognition than a formal notice of the most important changes. Nearly all of them enact "administration" bills. Thus, before retiring from office, Governor Hughes has been able, with the coöperation of a trusted appointee, Superintendent Hotchkiss, to bring to a virtual conclusion the insurance reforms with which his reputation as a public servant has been so peculiarly identified. It is unlikely that the revision of the insurance laws will cease, but the legislation of this year is of special interest because it marks the removal of the last serious hardships of the Armstrong legislation, and the substantial extension of the Armstrong reforms to branches of underwriting other than life insurance.

Wm. H. PRICE.

Legislative Reference. On May 13, Governor Harmon of Ohio, approved a law providing for a legislative reference and information department in connection with the state library. The head of the department is to be appointed by the board of library commissioners and it is stipulated in the act that he be a person well fitted by training and experience to fill the requirements of the office and that he shall perform all the duties prescribed in the act, as well as such other duties as the board of library commissioners and the general assembly may prescribe. It is also stipulated in the act that the legislative reference librarian shall, as soon as possible, make available for ready reference and use suitable indices to all such information as is contained in the public documents of the state and shall keep a complete file of all bills printed by order of either house of the general assembly. It is also made the duty of the

librarian to procure and compile in suitable and convenient form, for ready reference and access, information on current and pending legislation in other states and countries to the end that any member of the general assembly or any citizen of the state may have the benefit of such service. When so requested, he is required to aid members of the general assembly in the preparation and formulation of bills.

For a complete list of legislative reference departments, *See POLITICAL SCIENCE REVIEW*, May, 1910, p. 218.

Municipal Charter Revision—Memphis. Memphis has experienced some difficulty in securing a new charter. In 1907 the legislature passed a charter or charter amendment providing for the commission form of government, but the measure was declared unconstitutional, seemingly on a technicality. Apparently not to be thwarted, the legislature was appealed to and another act was secured. Memphis thus joins the ranks of those cities which are trying to secure efficient government by resorting to small governing bodies. Thus far Memphis is the largest city which has adopted the commission form, having a population of over 130,000, and the experiment there will no doubt be watched all the more closely by the larger cities where changes are being contemplated. The mayor under the new charter was elected last November, but in order to avoid the danger of having the measure declared unconstitutional, the four members of the legislative council whose terms do not expire until November, 1911, are made members of the board of commissioners. The people will not have an opportunity, therefore, to elect the full commission until 1911.

All the powers now exercised by the present legislative council, the fire and police commissioners, and the board of public works are to be exercised by the commissioners, together with additional powers conferred by the new charter. The mayor is made head of the department of public affairs and health, but the other four commissioners are to be assigned to be the heads of the following departments: department of fire and police, department of streets, bridges and sewers, department of accounts, finances and revenue, department of public utilities, grounds and buildings.

The scope of the several departments is stated quite at length, the various departments of the city government being placed under the jurisdiction of the appropriate commissioner. For example, the commissioner of public utilities has control of all affairs connected with street railways, gas and electric light companies, etc. The commissioners must